

CALLAHAN COURIER

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FRAMINGHAM CALLAHAN CENTER NEWS & ACTIVITIES | VOLUME 11, NO. 4, APRIL 2023



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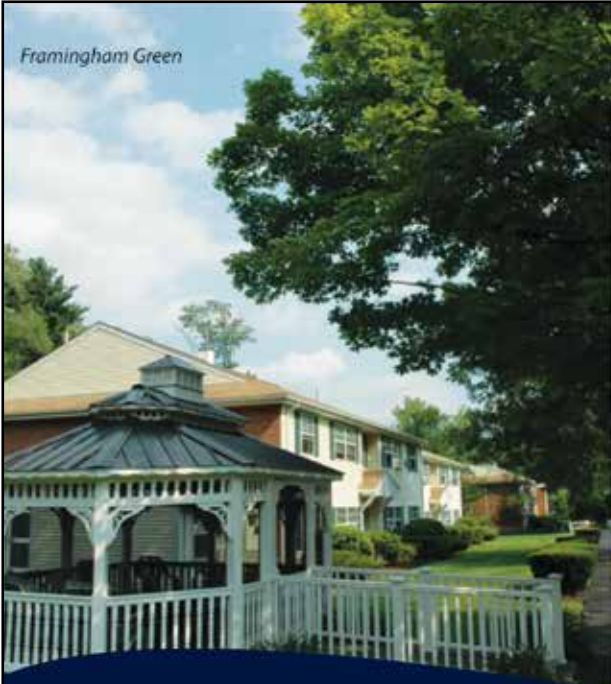
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Framingham Green and Irving Square are designed for seniors age 62+ as well as persons with disabilities who are under age 62.

*Income guidelines may apply. Please inquire in advance for reasonable accommodations. Assistance animals welcome. Information contained herein subject to change w/o notice.



DIRECTOR'S CORNER

Hello Spring! It is certainly a season of change as we welcome warmer temperatures and the blossoming of flowers. One of those changes concerns our former Director of Elder Services, Grace O'Donnell. She served the Callahan Center well for 11 years. Many new services and programs were introduced with Grace's leadership. We wish her the very best as she enters a new chapter of her life!

On March 4, my role changed to be the Interim Director of Elder Services. I am truly honored to be in this role. It is my goal, and the goal for the entire Callahan Center staff, to maintain and further enhance the offerings to all of you. Our Callahan Center team looks forward to this exciting challenge moving forward.

Another change concerns the Callahan Center's hours of operation, which start on April 18. The hours will be Monday, Wednesday and Thursday 8:30 am to 4:30 pm, Tuesday 8:30 am to 7:30 pm, and Friday 8:30 am to 1:30 pm. The Tuesday evenings will be filled with cultural programs sponsored by the Framingham Cultural Council (supported by the Massachusetts Cultural Council) and the Friends of Callahan. We are grateful for their support.

One of our culturally diverse events is the Multicultural Fest on April 25. Colorful activities and displays will highlight many countries. We hope you will come to enjoy the food and music!

Other April programs include Maldives: Paradise in the Indian Ocean with Joy Marzolf, Great Music from the Movies with pianist David Sparr, and They Called Us Girls with author Kathleen Stone. A variety of programming for everyone.

We welcome back Jay Higgins, the Senior Constituent Services Representative from the Office of Congresswoman Katherine Clark, on April 12. Jay is a wonderful resource as he always listens carefully to all concerns and provides help when needed. Also, a representative from Senate President Karen Spilka's office will be in attendance to listen to your concerns on April 20.

We look forward to seeing everyone in April!

Randy

CALLAHAN CENTER

535 Union Avenue (Handicap Accessible), **Framingham, MA 01702**
Telephone: 508-532-5980

Web address: www.framinghamma.gov/360/Council-on-Aging

Hours of Operation:

April 3-April 14: Monday through Friday 8:30 a.m.-4:30 p.m.
Starting April 18: Monday, Wednesday, Thursday 8:30 a.m.-4:30 p.m.
 Tuesday 8:30-7:30 p.m., Friday 8:30 a.m.-1:30 p.m.

CALLAHAN CENTER MISSION STATEMENT

It is the mission of the Framingham Council on Aging/Callahan Center to improve the healthy aging of a broader segment of the 55 and older population of Framingham by solidifying collaborations in the community to actively reach out to underserved groups by race, ethnicity, gender, sexual orientation and those with health conditions that otherwise limit their connection to the center.

DISCLAIMER NOTICE: The Callahan Center makes every effort to ensure the information throughout the Courier is accurate; however, the staff shall not be held responsible for errors that occur with printing, omission, or changes/cancellations of a program by staff or instructors.

We thank the advertisers that appear in the Courier, as well as the presenters of informational programs and products. However, the Callahan Center does not endorse any service or product listed in the Courier or presented at the Center. It is the responsibility of our readers/participants to investigate any service, product or provider they may consider using.

CALLAHAN CENTER STAFF

STAFF

Randy Aylsworth, MS, Interim Director of Elder Services
 Paula Geller, Programs Manager
 Ralph Dunlea, Computer Room Coordinator
 Carol Glover, Front Desk Receptionist
 Mary Kenney, Front Desk Receptionist
 Diane Krueger, Front Desk Receptionist
 Patty Bird, Front Desk Receptionist
 David Higgins, Van Driver



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SOCIAL SERVICES

Lisa Ushkurnis, MSW, LICSW, Supervisor
 Cheryl Lavallee, LICSW, Assistant Social Services Supervisor
 Jamie Jensen, MSW, LICSW, Coordinator of Continuing Connections
 Sam Swisher, MBA, Outreach Volunteer Coordinator
 Alana Dundon, Bilingual Outreach/DME Coordinator
 Deb Bourke, BA, CDP, LSWA, Continuing Connections, Program Asst.

SHINE

Michelle Gucciardi, MetroWest Regional SHINE Director
 Emilihana (Amy) Gomes, MetroWest SHINE Asst. Program Coordinator

COUNCIL ON AGING CHAIRMAN & BOARD MEMBERS

Chairman: Clyde Dottin

Members:

Brenda Diaz, Marie Giorgetti,
 Thomas Grove, Audrey Hall,
 Kathie McCarthy, Jennifer Rich,
 Linda Schwartz, Brian Sullivan,
 Glenda Thomas

COA Board Meeting
April 11, 1:30 p.m.

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The Callahan Center will be closed on Monday, April 17 in honor of Patriots' Day.

JOIN US ON TUESDAY EVENINGS STARTING APRIL 18

Starting on April 18, the Callahan Center will be open on Tuesday evenings until 7:30 p.m. As a result, the Center will close on Fridays at 1:30 p.m. These hours will be in effect through November 3.

MONTHLY DROP-IN HOURS WITH CONGRESSWOMAN CLARK'S OFFICE

Wednesday, April 12, 10 a.m.-noon

Meet with Jay Higgins, Senior Constituent Services Representative for the Office of Congresswoman Katherine Clark. No appointment necessary. One-on-one meetings on a first-come, first-served basis.

FRIENDS OF CALLAHAN LUNCH

Wednesday, April 12, 11:30 a.m.
Lunch must be paid by 4/7

Enjoy a boxed lunch from Roche Bros. with the Friends. You can eat in or take your boxed lunch to go. Cost is \$10. Your choice of:

- Chicken Caesar Wrap
- Roast Beef on a Roll
- Caesar Salad
- Mediterranean Vegan Salad with Falafel, Tabbouleh & Pita Bread

All include chips, cookies, fruit, and bottled water. Sign up at the front desk. For more details see page 10.

A NOTE ABOUT THE CENTER

While we strive to keep the building temperature comfortable for all throughout the changing seasons, it may be helpful to bring a sweater or light jacket with you to programs.

Please be aware that the Callahan Center does not issue refunds for fee-based events or activities, unless those programs are canceled by the Center.

MASS. SENATE PRESIDENT KAREN SPILKA

PRESENTS LISTENING HOURS
Thursday, April 20
10:30 a.m.-noon

Please stop by the Friends Café to share your thoughts and questions with staff from Senate President Karen Spilka's office. This is a great opportunity for you to be heard and receive help with any questions or concerns. No appointment needed. Join us anytime between 10:30 and noon.



SNEAK PEEK- COMING IN MAY

We hope you'll join us for these special programs in May:

5/9, 6pm Journey through Italy, History & Culture with Paolo Di Gregorio

5/16, 6pm Singer James Michael, the Broadway Baritone

5/18, 1:30pm Northern Baja, a nature/travel talk with Joy Marzolf

5/23, 6pm Ted Reinstein's Favorite New England Stories

5/25, 2pm Framingham Sr. Heroes Awards

5/30, 6 pm Rita Moreno, A Fiery Ambition with Frank Mandosa

Registration opens May 1.

SAVE THE DATE

ALZHEIMER'S COMMUNITY FORUM
Thursday, May 11, 2-3:30 pm

Mobilizing local community members in the fight against Alzheimer's disease.

For Framingham residents, offered in collaboration with Age Well Framingham Coalition. To register, please call the Alzheimer's Association, 24/7 Helpline at 800-272-3900.

SENIOR CIRCUIT BREAKER TAX CREDIT:

If you were age 65 or older as of December 31, 2022, you may be eligible to claim a refundable credit on your personal state income tax return. The Senior Circuit Breaker tax credit is based on the actual real estate taxes paid on the MA residential property you own or rent and occupy as your principal residence. The maximum credit amount for tax year 2022 is \$1,200. Guidelines for eligibility include:

- You must be a resident or part-year resident and file a Mass. personal income tax return.
- For tax year 2022, your total Massachusetts income doesn't exceed: \$64,000 for a single individual who is not the head of a household, \$80,000 for a head of household, \$93,000 for married couples filing a joint return

For Homeowners: If your MA property tax payments along with half of your total water and sewer expense, exceeds 10% of your total MA income for the tax year you can apply. Exclusion: The assessed value of principal residence cannot exceed \$912,000. **For Renters:** If 25% of your annual MA rent exceeds 10% of your total MA income for the tax year you can apply. (Not eligible, if you receive a federal and/or state rent subsidy or you rent from a tax-exempt entity.) For more information speak with your tax preparer or call Mass DOR Tax Department: 617-887-6367 or 800-392-6089, 9 a.m.-4 p.m., Monday through Friday.

PLEASE REMEMBER TO SWIPE OR SIGN IN:

We appreciate your taking time to sign into the computers in the lobby for each of the programs and events you attend at the Callahan Center. If you don't have your key tag with you, simply enter your first name and touch "Next" on the screen; then follow the prompts. The front desk can assist with key tags and the kiosks, if you have any questions.

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CALLAHAN CENTER LEARNING & CULTURAL PROGRAMS

Please call the front desk to register: 508-532-5980, ext. 0

Programs are in person, unless otherwise noted as virtual.

These programs are supported in part by a grant from the Framingham Cultural Council, a local agency which is supported by the Massachusetts Cultural Council, a state agency, and in part by the Friends of Callahan.



MALDIVES: PARADISE IN THE INDIAN OCEAN

Thursday, April 13, 1:30 p.m.

Presented by: Joy Marzolf, Founder, Joys of Nature
Register by 4/12

The Maldives is made up of a series of low lying coral atolls in the Indian Ocean, just south of Sri Lanka and India.



A lush tropical paradise, it is also known for its amazing marine life. From massive, but harmless, whale sharks to rare hawksbill turtles and tiny beautifully colored fishes, the Maldives has an astounding variety of life to see. Joy Marzolf will share stories and scenes of the wonderful wildlife that inhabits this area. Prior to founding her company, The Joys of Nature, she was a Naturalist and Educator at Mass Audubon's Broadmoor Wildlife Sanctuary for over 13 years. She also has extensive experience working with a wide range of animals, including marine mammals in rehab/rescue programs in Massachusetts.

GREAT MUSIC FROM THE MOVIES

Tuesday, April 18, 6 p.m.

Presented by David Sparr, Pianist
Register by 4/14



Join us as David Sparr plays piano and discusses how movie soundtrack music progressed over four decades - from 1933 to 1971. We'll revisit tunes from the Pink Panther, Casablanca, James Bond, the Godfather...even Snow White and more, with lots of fun musical memories in between. David Sparr has toured with Joel Grey, performing the show "Borscht-Capades," a tribute to Joel's father, Mickey Katz. He also had the privilege of working with Sarah Caldwell and the Opera Company of Boston. Throughout the years, he has performed almost every kind of music from big bands, reggae, salsa, blues, and Dixieland. Currently, he is the music director at Temple Ohabei Shalom in Brookline.

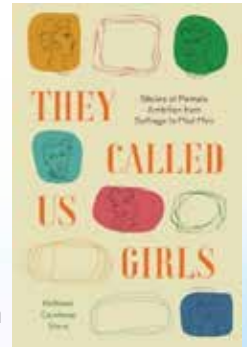
THEY CALLED US GIRLS: *Stories of Female Ambition from Suffrage to Mad Men*

Thursday, April 27, 2 p.m.

Presented by: Kathleen Stone, Author
Register by 4/26

Join us for a conversation with Kathleen Stone,

author of *They Called Us Girls: Stories of Female Ambition from Suffrage to Mad Men*. The book is a collective biography of seven women - all born before 1935 - who aspired to professional jobs in the mid-20th century. It was an era when women were expected to find fulfillment at home, in the mold of TV's June Cleaver. But these women broke the mold, defying expectations to succeed in jobs reserved almost exclusively for men. Kathleen interviewed the women when they were in their 80-90s to discover the source of their ambitions and how they succeeded. Stone holds a JD from the BU School of Law and an MFA from Bennington College. As a lawyer, she was a law clerk to a federal district court judge, litigation partner in a law firm, senior counsel in a financial institution, and solo practitioner. She is now a full-time writer.



POISON CONTROL & PREVENTION FOR OLDER ADULTS

Monday, April 10, 1 p.m.

Presented by: Seunggun Lee, MPH, MA & RI Poison Center
Register for Zoom code by 4/6

Poisonings can happen to anyone.

While young children under 3 years of

age are the group most affected by poisoning, seniors are also at a higher risk for accidental poisoning.

Among seniors, poisonings are most often the result of the misuse of medications - prescribed and over-the-counter - but almost anything can be poisonous if used in the wrong way, in the wrong amount or by the wrong person. This presentation is intended to provide older adults with definitions of a poison, what the Poison Center does, first steps in a poisoning emergency, medication safety tips, and other tools to prevent potential poisonings.

VIRTUAL



Information Council. But that doesn't mean they're ready to give up sweet flavors. Replacing sugar with low-calorie sweeteners, is one way people attempt to solve this conundrum, but some studies suggest that they might not be better for you than sugar. Where does that leave people who don't want to go cold turkey on sweetness? Dietician and Nutritionist Traci Robidoux helps answer that question and more as we explore the truth about sugar and sugar substitutes.

MOVIE: THE DUKE

Tuesday, April 20

1:30-3:10 p.m.

Register by 4/19

In 1961, Kempton Bunton, a 60-year old taxi driver, stole Goya's portrait of the Duke of Wellington from the National Gallery in London. It was the first (and remains the only) theft in the Gallery's history. Kempton sent ransom notes saying that he would return the painting on condition that the government invested more in care for the elderly. What happened next became the stuff of legend. As one reviewer wrote: "A charming, understated and completely enjoyable frolic about how ordinary people can do extraordinary things that seem doubly startling because, while seeming implausible, it also happens to be absolutely true." Rated: R



LEARN ABOUT HOME SHARING

Tuesday, April 25, 10-11:30 a.m.

Presented by: Callahan Social Services Dept.
RSVP required by 4/21: 508-532-5980, ext. 0

Home Sharing is a new initiative that is spreading across the United States to address the affordability and complex realities of remaining in your home as you age. Join us to learn more about this cutting edge concept. Presentation will be followed by Q & A. For more information, contact Lisa at 508-532-5980, ext. 4108,



CALLAHAN MULTICULTURAL FEST

Tuesday, April 25, 5:30-7 p.m.

Register by 4/19

Join us for this fun-filled celebration! Callahan's Multicultural Fest will feature music, food and culture from around the world.



- El Callahan Center invita a la comunidade mayor de 55 a esta divertida celebración Multi Cultural con musica, comida e cultura. Por favor llame o apúntese en la recepción del Centro Callahan antes del 4/19 para garantizar su participación.
- O Callahan Center convida a comunidade acima de 55 anos de idade para participar dessa divertida Festa Multi Cultural com música, comida e cultura. Por favor ligue ou vá a recepção do Centro Callahan antes de 4/19 para poder participar!

HOW SWEET IT IS THE TRUTH ABOUT SUGAR & SUGAR SUBSTITUTES

Tuesday, April 11, 1 p.m.

Presented by: Traci Robidoux, RD, LDN, Springwell
Register by 4/10

Trying to consume less sugar? About 75 percent of American adults are, according to a recent survey from the International Food



FITNESS & WELLNESS

STRENGTH & CARDIO**WITH JENN****Mondays, 10:15-11:15 a.m., \$3 per class****Canceled: 4/17**

Move to upbeat music in this full body workout. Low impact exercises that focus on your strength, cardio endurance, and posture are done rhythmically to add motivation and fun. This class begins with a warm up and ends with a cool down and stretching. Participants may use hand weights if you have them. Jenn is a Certified Personal Trainer with 10 years of experience in providing group and individual instruction at area fitness facilities and for corporate clients. She also is a certified yoga instructor with a strong background in wellness coaching.

TAI CHI WITH JON**Mondays, 12:30-1:30 p.m., \$4 per class****Canceled: 4/17**

Tai Chi is an ancient form of Chinese exercise that enhances the flow of internal energy in the body, utilizing slow, graceful movements, breath work and meditation to help promote relaxation, healing and well-being. Although no prior experience is necessary, this class involves one hour of movement without the assistance of a cane/walker.

**AEROBICS WITH ANTHONY****Tuesdays, 9:30-10:15 a.m., Free**

This weekly, low-impact aerobics class combines the benefits of strength training, cardio and stretching. Movements can be done from a standing or seated position. You may use light hand weights if you have them.

ZUMBA WITH SUSAN**Tuesdays & Thursdays, 11 a.m. \$3 per class**

Zumba mixes world rhythms and easy-to-follow dance moves, so you have fun while exercising. Instructor Susan Craver has been teaching Zumba for over 10 years.

**SMALL BALL: CORE, BALANCE & MOBILITY WITH ANN****Wednesdays, 11 a.m., \$3 per class****Canceled 4/12**

This class meets every Wednesday, EXCEPT the second Wednesday of each month.

Start the new year with this new class with Ann. The small ball is an excellent tool to build strength, balance, and stability. Exercises will be done to music using the small ball in a standing position and utilizing the chair.

MINDFUL LIVING & MEDITATION WITH LISA**Wednesdays, 11 a.m.-noon, \$3 per class**

Instructor Lisa Campbell is a professional meditation and mindfulness coach, helping others transform their lives to be healthier, happier and more peaceful. Each week is a combination of mindful awareness practices, breathing techniques and meditations that help nurture a positive mindset, actively work with tension and anxiety, and so much more.

MOBILITY, STRETCH & BALANCE WITH ANN**Thursdays, 9:30-10:30 a.m.****For all ability levels - \$3 per class**

Join Certified Fitness Instructor and Certified Personal Trainer Ann Saldi for this weekly class

designed to improve your flexibility, posture and joint mobility. Stretching is an important part of flexibility and helps to offset the effects of the normal decline in flexibility as we age. This class will also incorporate key balance exercises to allow for muscle awareness to aid in the prevention of falls and slips. (According to the CDC, more than 1 in 4 older adults fall each year.) Exercises are done standing and seated with adaptations available for those who prefer to remain seated.

CHAIR YOGA WITH REBECCA**IN PERSON: Fridays, 11 a.m.-noon, \$3 per class****ON ZOOM: Tuesdays, 4:30-5:15 p.m., \$3 per class**

Rebecca Reber leads this gentle form of yoga, which builds strength and flexibility. As with many forms of exercise, it can be modified for people of varying abilities. Rebecca has been teaching chair yoga classes for older adults at senior centers throughout the MetroWest area.

To register for the class on Zoom, please email Paula at pgeller@framinghamma.gov.

FIRST FRIDAYS**VIRTUAL****STRETCH WITH ANTHONY****Friday, April 7, 10:30-11 a.m., Free**

This half-hour stretch class will help keep your muscles flexible, strong and healthy. Older adults need flexibility in order to maintain a range of motion in the joints. This class - offered the first Friday of every month - will teach you how to keep your whole body loose with simple stretches you can do on your own from the comfort of home. **New** participants should email Paula at pgeller@framinghamma.gov to register.

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CALLAHAN FITNESS CENTER

CALLAHAN FITNESS CENTER
 4/1-14: Mon-Fri*, 9 am-4 pm
 4/18-28: Mon, Wed, Thurs*,
 9 am-4 pm; Tues, 9 am-7 pm;
 Fri, 9 am-1 pm

**Note: The room is closed
 for special programming on
 Thursdays from 1:30-2:45 pm.*

Try our suspension elliptical, treadmill, rower or exercise bikes! The Callahan Fitness Center features eight state-of-the-art fitness machines. The Fitness Room is open to adults age 55+. A \$2 admission fee enables users up to 50 minutes of access to the equipment at a time. Please sign in at the front desk.



DID YOU KNOW? Many insurance providers offer a reimbursement for fitness classes. Check with your health plan provider for details. Checking in at the Callahan lobby kiosks helps track your class attendance and fees for reimbursement purposes. See the front desk with questions.



DUPLICATE BRIDGE IS BACK!

Starts April 11 at noon

Meets Tuesdays, noon-3 p.m.

Join us for a weekly game of Duplicate Bridge in the games room. We also offer Contract Bridge on Tuesday mornings, 9-11:30 a.m.

DO YOU PLAY POKER, CRIBBAGE, PINOCCHLE, OR MAH JONGG?

Join our weekly card and game groups. Dates and times listed in the adjacent box under In-Person Activities.

CHAIR VOLLEYBALL TWICE A WEEK

Tuesday game resumes April 18 at 12:30 pm.

Monday game at 2 pm continues all month.

DID YOU MISS A CALLAHAN PROGRAM?

CHECK OUT ACCESS FRAMINGHAM TV

Some Callahan Center programs are now available on Access Framingham TV (AFTV).

Visit www.accessfram.tv and click on the "WATCH" tab at the top for a program schedule or video on demand. Watch **Frank and Mary in Framingham** available via video on demand, featuring topics of interest to seniors. Special thanks to Callahan volunteer Bill Rabkin for recording and editing programs to air on AFTV.



VOLUNTEERS NEEDED TO HELP WITH TECHNOLOGY

Join our Ask-the-Experts team on Thursday mornings to help older adults with a wide variety of tech needs from improving device performance to fielding questions about apps, internet browsing, Zoom, the Google or Microsoft Suite of products, and more. Familiarity with hardware and software and/or the ability to diagnose issues with PCs and mobile devices would be helpful. If you're able to share your expertise in any of the above areas, please email Ralph at rwd@framinghamma.gov.

DISCUSSION GROUPS, GAMES & MORE

IN-PERSON ACTIVITIES:

TEMPORARY CHANGE IN COMPUTER ROOM HOURS: Please note that due to AARP Tax Prep appointments at the Callahan Center, the computer room will only be open to the public on Mondays and Wednesdays from 9-4 and Thursday mornings from 9-noon through April 15.

ASK THE COMPUTER EXPERTS: Thursdays, 10 am-noon

BINGO: Wednesdays, 1-3 pm, please plan to arrive earlier to purchase cards (\$1 each). Game starts promptly at 1 pm.

BLOOD PRESSURE CLINIC: Wednesdays, 9-noon

BOOK DISCUSSION GROUP: Thursday, April 6, 1:30-2:30 pm

BOWLING: Mondays, 10 am, Ryan's Family Amusement located on Route 109 in Millis, \$15. For more info, please contact Ruthann at ram2151@comcast.net or 508-872-5826.

CHAIR VOLLEYBALL: Mondays, 2 pm & *resuming on 4/18, Tuesdays, 12:30 pm*

COMPUTER ROOM: Mon & Wed, 9 am-4 pm and Thurs, 9 am-noon. *After 4/17*, hours will be: M,W,Th, 9-4; Tues, 9-7 pm; Fri, 9-1 pm

CONTRACT BRIDGE: Tuesdays, 9-11:30 am.

CRIBBAGE: Thursdays, 9:30-11:30 am

DISCUSSION GROUP: Thursdays, 11 am-12:30 pm

DUPLICATE BRIDGE: Tuesdays, noon-3 pm, *starting April 11*

GENEALOGY GROUP: Mondays, 1-4 pm

GRUPO LATINOAMERICANO: Thursdays, 11 am-12:30 pm

KNITTERS: Friday, April 28, 10:30 am-noon

MAH JONGG: Tuesdays & Thursdays, 10:15 am-12:30 pm

MARY MAKE DO (sewing/quilting): Mondays, 10 am-4 pm

OPEN SEW: Fridays, 9 am-1 pm

PINOCCHLE: Mondays and Tuesdays, 9-10:30 am

POKER: Fridays, 9-11 am

POOL TABLES: Mon, Wed, Thurs & Fri, 8:30 am-4 pm; Tues, 12:30-4 pm. *After 4/17*, hours will be: Mon, Wed & Thurs, 8:30 am-4 pm; Tues, 12:30-7 pm, Fri, 8:30-1 pm

RED HAT HONEY BEES: Tuesday, April 25, 1-4 pm, \$2 per month

SPORTS FANATICS: Mondays, 10 am

TABLE TENNIS: Mon to Fri, 8:30 am-4 pm. *After 4/17:* M, W, Th, 8:30-4; Tues, 8:30-7 pm; Fri, 8:30-1 pm.

Note: The tables are not available from 3-4 pm on the 2nd and 4th Tuesday of every month.

PROGRAMS CONTINUING ON ZOOM:

CONVERSATION & HUMOR: Fridays, 12:30 pm

TRAVEL DISCUSSION GROUP: *On break until the fall*

ALZHEIMER'S CAREGIVING SUPPORT GROUP

Wednesday, April 5, 11-12:30 p.m.

This drop-in support group is geared toward individuals living apart from loved ones who are currently in long-term care or assisted living dementia care. Please contact Lisa at 508-532-5980, ext. 4108 for more information.

BETTER BREATHERS GROUP

Wednesday, April 12, noon-1 p.m.

Do you have a chronic lung disease such as asthma, COPD, chronic bronchitis, or lung cancer? Facilitator Cheryl Burgess leads this monthly discussion group covering resources and practices designed to promote respiratory health. Cheryl has more than 20 years of experience as a Director of Respiratory Care and currently works for MedMinder Pharmacy.

BEREAVEMENT SUPPORT GROUP

Tuesday, April 11 & 25, 1 p.m.

This group, led by Jamie Fitts, MSW, LICSW is offered in partnership with Brookhaven Hospice. The group meets the 2nd and 4th Tuesday of each month. For more information, please contact Lisa at 508-532-5980, ext. 4108.

CAREGIVER SUPPORT GROUP

Thursday, April 27, 2-3 p.m.

If you're interested in learning more about this group, please contact Cheryl Lavalley, LICSW, at 508-532-5980, ext. 4134.

GRANDPARENT SUPPORT GROUP

Contact Lisa at 508-532-5980, ext. 4108 for more information and to arrange a pre-screening for the Grandparent Support Group.

LOW VISION GROUP

Wednesday, April 19, 11 a.m.-12:30 p.m.

In Person and on ZOOM

A monthly support group for people living with low vision. Group shares resources, hosts guest speakers, and provides open discussion on a range of pertinent topics.

PARKINSON'S SUPPORT GROUP

ON ZOOM: Tuesday, April 4, 1-2 p.m.

IN PERSON: Tuesday, April 18, 1-2 p.m.

Please call Lisa at 508-532-5980, ext. 4108 for more information.

VOLUNTEER DRIVERS WANTED

Flexibility to choose the rides/locations that work for your schedule

The Callahan Center Social Services Department is looking for drivers willing to transport residents age 55+ to communities outside of Framingham for medical appointments, as well as for services and activities that meet vital social needs. If you have time to share and a vehicle that is safe, clean, and well maintained, please contact Sam for more info: sps@framinghamma.gov or 508-532-5980, ext. 4113.

MEDICAL EQUIPMENT: BORROW OR DONATE

Durable Medical Equipment (DME) is available at the Callahan Center for Framingham residents to borrow at no charge, as inventory allows. **It is important to call in advance to reserve a requested item, as our inventory is limited.** Contact Social Services at 508-532-5980, ext. 2. All messages will be returned within 1 business day.

WE CAN HELP: The Callahan Center's Social Services Department is knowledgeable about LGBTQ+ community resources and services available to older adults. Social workers can assist older adults in negotiating the senior landscape. Please reach out to us at 508-532-5980.

FREE PARKINSON'S MOVEMENT CLASS

Offered on Mondays through May 15

2-3 p.m. Registration required

Join Susan Craver for this special movement class. Ideally participants will attend all sessions - but not necessary. To register, please contact Lisa at 508-532-5980, ext. 4108.

FINANCIAL ASSISTANCE AVAILABLE TOWARD INTERNET SERVICE:

The Affordable Connectivity Program (ACP) is a benefit program to ensure that households can afford the broadband they need. Specific terms apply. For details, visit www.fcc.gov/acp or call 877-384-2575.

IS MONEY TIGHT THESE DAYS? WE COULD HAVE A SOLUTION!

Many people over the age of 60 are eligible for SNAP and don't use it. **This could mean as much as \$100 per month available to buy groceries.** The money you save on your grocery bill could be put toward other expenses. Please contact the Callahan Center's Social Services Department to see if you qualify.



NEW COVID-19 TREATMENT HOTLINE

Tested positive for COVID-19? Telehealth is a quick and free way to see if you're eligible for COVID-19 treatment. You can access telehealth services by calling 833-273-6330 or by completing an online assessment at mass.gov/CovidTelehealth. Clinicians are available every day from 8 am to 10 pm. This service is not for medical emergencies or those who have severe chest pain or shortness of breath. Telehealth is a quick and easy way to see if Paxlovid, a COVID-19 treatment pill, is right for you.



CARLYLE HOUSE

342 Winter Street, Framingham, MA
www.carlylehouse.biz

508-879-6100

Carlyle House is proud to be serving the community for over 30 years.

We are a 55 bed, single-level skilled nursing facility nestled on beautifully landscaped grounds close to the heart of Framingham. We are responsive to the needs of both our short-term and long-term residents. Our new short-term wing, along with our innovative therapy team, is geared to provide the rehabilitation needed for your return home.



A NOTE OF THANKS & WELCOME

The Callahan Center is sincerely grateful to Good Shepherd Community Care who provided a clinician for the last five years to facilitate the biweekly Bereavement Support Group. We appreciate the efforts of Jeanie Cooper-Carson and others for their stewardship of the Bereavement Group during this time. In addition, they helped to establish Callahan's annual "Afternoon of Remembrance."

We look forward to welcoming Brookhaven Hospice, who has stepped in to lead the Bereavement Support Group going forward. Former Callahan Center staff member Jamie Fitts, MSW, LICSW returns to the Center in this new capacity. Welcome back, Jamie!

HOME ENERGY & FUEL ASSISTANCE PROGRAM FOR 2023

Callahan's Social Services Department is currently processing NEW Fuel Assistance Applications for Framingham residents who are age 60 and older and applying for the **first time**. Please contact Cheryl at 508-532-5980, ext. 4134 for information and eligibility requirements.

ACCESSIBLE HOME MODIFICATION & MEDICAL TAX DEDUCTIONS

Many older adults are making accessibility modifications in order to remain independent in their homes. Our Federal and State government provide tax incentives to homeowners, who accrue costs installing special equipment to accommodate a medical condition or disability. Examples include: widening doorways, constructing a wheelchair ramp, adding grab bars/support bars in the bathroom, modifying hardware on doors or cabinets, or installing railings. Please check the IRS Tax Code and speak with your tax preparer.

FREE TRANSPORTATION OPTIONS FOR FRAMINGHAM RESIDENTS!

*FREE CALLAHAN SHARED-RIDE VAN:

Thanks to generous funding from MWRTA, the Callahan Center shared-ride van is operating free to residents 55 and older and those with disabilities for destinations within Framingham and to/from Market Basket in Ashland. You must be registered with the Callahan Center and MWRTA to access this service. Service available Mon. to Thurs. 9 am to 3:30 pm and Fri. 9 am to 1:30 pm. Call the Callahan Center at 508-532-5980 to initially register for van service. **Once your registration is confirmed, contact the MWRTA Call Center at 508-820-4650 to schedule rides.**

FREE TAXI SERVICE AGE 60+:

Do you need to get to a destination beyond Framingham and need someone else to drive you or you can't afford the taxi fare? The Callahan Center has been able to utilize funds from Metrowest Health Foundation and the Community Development Block Grant to provide Framingham residents ages 60+ with **FREE** round-trip taxi rides from Tommy's Taxi beyond Framingham's borders for medical appointments and other necessities. **It is essential to call at least one week in advance to request this service.** Weekend and evening service may be possible. If you have appointments in Boston's medical area or transportation needs to communities beyond Framingham, please contact Sam Swisher at 508-532-5980, ext. 4113.



MASSHEALTH MEMBERS: BE ON THE LOOKOUT!

MassHealth has maintained members' coverage and benefits due to continuous coverage requirements that started during the COVID-19 emergency, but those protections ended on March 31.



What does this mean? MassHealth will be able to terminate members who are no longer eligible for their current MassHealth benefit. MassHealth will send out renewal forms as of April 1 on a rolling basis for the next 12 months. Make sure you are on the lookout for a **blue envelope** so you can renew your coverage! If you do not return the form within the time frame, you risk the chance of losing your MassHealth benefits.

If you are Medicare-eligible and need assistance with your application or would like to see if you're still eligible for a MassHealth program, come see a SHINE counselor so we can help you understand your options. SHINE counselors offer free, unbiased health insurance counseling for all Medicare beneficiaries.

To schedule a SHINE appointment, call the Callahan Center at 508-532-5980, ext. 0. For other SHINE related matters, call 1-800-243-4636. Once you get the SHINE answering machine, leave your name, number and town. A volunteer will call you back, as soon as possible.

Good Bank. Good Neighbor.

MutualOne.com

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MutualOne Bank
has a proud history of "doing good."
Whether providing grants through the MutualOne
Charitable Foundation, contributions to fund
local programs or events,
or sending employee
volunteers to help make
a difference, MutualOne is
proud to be a good bank –
and good neighbor.



Framingham 828 Concord Street • One Lincoln Street
Natick 49 Main Street • 508.820.4000

FRIENDS BOARD MEMBERS

President.....Mary Megill
Vice President.....Patrick Dunne
Treasurer.....Len Brenner
Assistant Treasurer.....Michelle Nicholas
Recording Secretary.....Elaine Murphy
Corresponding Secretary.....Marie Gibbons
Sunshine Lady.....Carol Lach

Board Members:

Norma Kramer (Membership Chair),
 Sheila Watnick (Event Chair), Chris Lorant
 (Dine-Around Chair), Mary Chapin (Lunch
 Chair), Karin Beth, Jim DeSimone

Friends Board Meeting on Zoom:
Tuesday, April 4, 2:30 p.m.

FRIENDS DINE-AROUND JACK'S ABBY - Wed., April 19

This month we're back at the fabulous Jack's Abby Craft Lagers, 100 Clinton St., Framingham. 20% of the food portion of your bill will be donated back to Friends of Callahan Center. Good for dine in or takeout. Delivery and "specials" are excluded from the promotion. When ordering, you MUST present the dine-around flyer to your server to ensure the donation to the Friends. Flyers are available from the front desk or Constant Contact. Please be sure to use the Jack's Abby promo code, "Neighbor Night," when ordering. Everyone who signs up at the front desk and participates will be registered for a chance to win a \$25 gift card to the restaurant. Winner agrees that first and last name can be used by the Friends of Callahan Center to announce the winner. The restaurant can be reached at 508-872-0900.

SAVE THE DATE: Next Dine-Around on 5/17 at California Pizza Kitchen



THE SUNSHINE LADY'S CORNER

The Friends would like to reach out to members in time of need. The Sunshine Lady - Carol Lach - can help brighten their day and/or offer condolences. Please call the front desk at 508-532-5980, ext. 0 and leave a message. Your request will be forwarded to the Sunshine Lady who mails cards on behalf of the Friends of Callahan.



Fill Out Form

A NOTE FROM THE FRIENDS OF CALLAHAN

A special thank you to the many volunteers for your willingness to give your time and service to support and fulfill our mission and serve the people of the Callahan Center. Volunteers are, without a doubt, one of the most valuable resources of nonprofits. We are so fortunate to have such a great team behind the Friends of Callahan.



The Friends Lunch on April 12 will feature the talents of Steven Rollins, musician and storyteller.

Boxed lunches from Roche Bros. are \$10. Sign up at front desk by April 7.

As a final thought:

Dedicated hearts like yours are not so easy to find. It takes a special person to be so generous and kind. To care so much for your fellow man is a quality all too rare. Yet you give of your time and talents for all in need to share. So thank you for being a volunteer.

Mary Megill - President of the Friends of Callahan

To receive Constant Contact updates from the Friends including the online version of the Callahan Courier newsletter, please send your email address to: callahan.friends@yahoo.com.



Not a member of the Friends of Callahan? It's easy to join!

Membership is \$15.00 for individual and \$20.00 for couples.

Name

Date of Birth

Address, City, State, Zip

Email Address

Cell Phone Home Phone

The Friends of Callahan Senior Center, Inc. Is a non-profit 501(c)3 organization.



St. Patrick's Manor

863 Central St., Framingham, MA 01701

We Have Availability

Long Term Care

Skilled Nursing

The Guardian Angel Center for Hospice

Rosarie Center for Short Term Rehab

Lourdes Center for Memory Care

Contact our admissions office today

508-879-8000

www.stpatricksmanor.org



Thank You, Grace, for 11 Years of Service

Last month, Framingham officials, board members and residents thanked Grace O'Donnell for 11 years of service as Director of Elder Services.



L to R: Councilor Mike Cannon, Grace, Mayor Charlie Sisitsky, Councilor Janet Leombruno, and Councilor Noval Alexander.

Photo courtesy of Framingham Source



Council on Aging Board from L to R: Chairperson Clyde Dottin, Thomas Grove, Kathie McCarthy, Glenda Thomas, Audrey Hall, Grace, Brian Sullivan, Linda Schwartz, and Jennifer Rich. *Photo courtesy of Framingham Source*



Friends of Callahan from L to R: President Mary Megill, Carol Lach and Chris Lorant.



Special thanks to staff and students from Keefe Tech's Culinary Arts Dept. for preparing a delicious assortment of desserts for the Open House event.



BayPath is now Springwell

Providing MetroWest families of all income levels the resources necessary when facing the challenges of aging. On July 1, 2022, BayPath merged with Springwell. Now, proudly serving 22 communities.

Learn more at www.springwell.com



(617) 926-4100 / 307 Waverley Oaks Road, Suite 205, Waltham, MA 02452
(508) 573-7200 / 33 Boston Post Road (Rt. 20) West, Marlborough, MA 01752



Casa de Ramana Rehabilitation Center

www.casa-rehab.com | 508.872.8801 | 485 Franklin Street, Framingham, MA



Offering short-term rehabilitation, long-term care, a certified dementia unit and hospice care.

Our Short-Term Rehab Unit Services Include:

- Skilled nursing care
- Physical therapy, occupational therapy and speech therapy
- We specialize in OTAGO - a muscle strengthening and balance retraining program
- Our therapy team is certified in LSVT BIG and LOUD® therapy - for those diagnosed with Parkinson's Disease and other movement diagnoses
- OmniVR - a virtual reality therapy system that enables functional rehabilitation for aging adults and others with physical limitations



Movement Disorders • Technology • Newly Renovated Gym

MONDAY	TUESDAY
<p>3</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9 Pinochle 10 Bowling: Ryan Family Amusements, Millis, \$15 10-4 Mary Make Do 10-11:30 Sports Fanatics 10:15 Strength & Cardio with Jenn, \$3 12:30 Tai Chi with Jon Woodward \$4 1-4 Genealogy Group 2 Chair Volleyball 2-3 Parkinson's Movement Class</p>	<p>4</p> <p>8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 11 Zumba \$3 12:30-4 Pool Tables 1-2 ZOOM: Parkinson's Support Group 2:30 ZOOM: Friends Board Meeting 4:30-5:15 ZOOM: Chair Yoga \$3 Canceled: Chair Volleyball</p>
<p>10</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9 Pinochle 10 Bowling: Ryan Family Amusements, Millis, \$15 10-4 Mary Make Do 10-11:30 Sports Fanatics 10:15 Strength & Cardio with Jenn, \$3 12:30 Tai Chi with Jon Woodward \$4 1 ZOOM: Poison Control & Prevention, Presented by MA & RI Poison Center 1-4 Genealogy Group 2 Chair Volleyball 2-3 Parkinson's Movement Class</p>	<p>11</p> <p>8:30-3 Table Tennis 9-4 Fitness Room \$2 9-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 11 Zumba \$3 12-3 Duplicate Bridge 12:30-4 Pool Tables 1 Bereavement Support Group 1 The Truth About Sugar, Presented by Traci Robidoux, RD, LDN 1:30 COA Board Meeting 4:30-5:15 ZOOM: Chair Yoga \$3 Canceled: Chair Volleyball</p>
<p>17</p> <p>Callahan Center closed in honor of Patriot's Day</p> 	<p>18</p> <p>8:30-7 Table Tennis 9-7 Fitness Room \$2 9-7 Computer Room 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 11 Zumba \$3 12-3 Duplicate Bridge 12:30 Chair Volleyball 12:30-7 Pool Tables 1-2 Parkinson's Support Group 4:30-5:15 ZOOM: Chair Yoga \$3 6 Great Music from the Movies, Presented by David Sparr, Pianist Spring/Summer Hours: Open until 7:30 pm</p> 
<p>24</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9 Pinochle 10 Bowling: Ryan Family Amusements, Millis, \$15 10-4 Mary Make Do 10-11:30 Sports Fanatics 10:15 Strength & Cardio with Jenn, \$3 12:30 Tai Chi with Jon Woodward \$4 1-4 Genealogy Group 2 Chair Volleyball 2-3 Parkinson's Movement Class</p>	<p>25</p> <p>8:30-3 & 4-7 Table Tennis 9-7 Fitness Room \$2 9-7 Computer Room 9 Contract Bridge 9 Pinochle 9:30 Aerobics, Free 10:15-12:30 Mah Jongg 10-11:30 Learn about Home Sharing 11 Zumba \$3 12-3 Duplicate Bridge 12:30 Chair Volleyball 12:30-7 Pool Tables 1 Bereavement Support Group 1-4 Red Hat Honey Bees, \$2 4:30-5:15 ZOOM: Chair Yoga \$3 5:30-7 Callahan Multicultural Fest Spring/Summer Hours: Open until 7:30 pm</p>

SPECIAL ZOOM PROGRAM

Monday, April 10, 1 pm
Poison Control for Older Adults
Presented by MA & RI Poison Center

FITNESS & DISCUSSION GROUPS ON ZOOM

Stretch with Anthony: 4/7, 10:30 am
Chair Yoga, Tuesdays: 4:30 pm (\$3)
Conversation & Humor: Fridays, 12:30 PM
Travel Discussion Group: 4/12, 3:30 pm

SUPPORT GROUPS WITH DIAL-IN OR ZOOM OPTION

Parkinson's Support Group: 4/4, 1 pm
Grandparent Support Group
Call 508-532-5980, ext. 4108 for more info

WEDNESDAY	THURSDAY	FRIDAY
<p>5</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9-12 Blood Pressure Clinic 11 Mindful Living & Meditation \$3 11 Small Ball: Core, Balance & Mobility, \$3 11-12:30 ALZ Caregiving Support Group 1-3 Bingo</p>	<p>6</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-12 Computer Room 9-1:30 Fitness Room \$2 <i>Reopens at 2:45-4</i> 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 12-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 1:30 Book Discussion Group</p>	<p>7</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Computer Rm. closed: AARP Tax Prep, by appt. 9-4 Fitness Room \$2 9-4 Open Sew 9 Poker 10:30-11 Zoom: Stretch with Anthony, Free 11 Chair Yoga with Rebecca \$3 12:30 Zoom: Conversation & Humor</p>
<p>12</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Room 9-12 Blood Pressure Clinic 10-12 Monthly Drop-In with Jay Higgins from US Rep. Clark's office. 11 Mindful Living & Meditation \$3 11:30 Friends Lunch, \$10 per person (registration required) 12-1 Better Breathers Group 1-3 Bingo 3:30 Zoom: Travel Discussion Group Canceled: Small Ball: Core & Balance</p>	<p>13</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-12 Computer Room 9-1:30 Fitness Room \$2 <i>Reopens at 2:45-4</i> 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 12-4:30 Computer Rm. closed: AARP Tax Prep, by appt. 1:30 Maldives: Paradise In the Indian Ocean, Presented by Joy Marzolf</p> 	<p>14</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Computer Rm. Closed: AARP Tax Prep, by appt. 9-4 Fitness Room \$2 9-4 Open Sew 9 Poker 11 Chair Yoga with Rebecca \$3 12:30 Zoom: Conversation & Humor</p>
<p>19</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Rm. 9-12 Blood Pressure Clinic 11 Small Ball: Core, Balance & Mobility, \$3 11 Mindful Living & Meditation \$3 11-12:30 Low Vision Group 1-3 Bingo</p> <p>FRIENDS DINE AROUND Jack's Abby 100 Clinton Street Framingham</p> 	<p>20</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-1:30 Fitness Room \$2 <i>Reopens at 2:45-4</i> 9-4 Computer Room 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 10:30-12 Listening Hours with Staff from Sen. Spilka's Office 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 1:30-3:10 Movie: The Duke, Rated: R</p>	<p>21</p> <p>8:30-1 Pool Tables 8:30-1 Table Tennis 9-1 Fitness Room \$2 9-1 Computer Room 9-1 Open Sew 9 Poker 11 Chair Yoga with Rebecca \$3 12:30 Zoom: Conversation & Humor</p> <p>Spring/Summer Hours: Closing at 1:30 pm</p>
<p>26</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-4 Fitness Room \$2 9-4 Computer Rm. 9-12 Blood Pressure Clinic 11 Small Ball: Core, Balance & Mobility, \$3 11 Mindful Living & Meditation \$3 1-3 Bingo</p>	<p>27</p> <p>8:30-4 Pool Tables 8:30-4 Table Tennis 9-1:30 Fitness Room \$2 <i>Reopens at 2:45-4</i> 9-4 Computer Room 9:30 Cribbage 9:30 Mobility, Stretch & Balance with Ann \$3 10-12 Ask-the-Experts 10:15-12:30 Mah Jongg 11-12:30 Grupo Latinoamericano 11 Zumba \$3 11 Discussion Group 2 Caregiver Support Group 2 They Called Us Girls, Presented by Author Kathleen Stone</p> 	<p>28</p> <p>8:30-1 Pool Tables 8:30-1 Table Tennis 9-1 Fitness Room \$2 9-1 Computer Room 9-1 Open Sew 9 Poker 10:30 Callahan Knitters 11 Chair Yoga with Rebecca \$3 12:30 Zoom: Conversation & Humor</p> <p>Spring/Summer Hours: Closing at 1:30 pm</p>



ELDER LAW WITH FRANK AND MARY

by **Arthur P. Bergeron**

*Arthur is an elder law attorney in the
Trusts and Estates Group at Mirick O'Connell.*

THINKING BEYOND THIS TAX RETURN

After you scurry around trying to make sure your tax return gets in and your tax bill gets minimized, you may want to take a moment to think about your taxes in the broader scheme of things. Consider talking to a tax professional about what you can do for the rest of the year to make next year, and the rest of your life, better tax-wise. Among other things you may want to consider is rethinking withdrawals from your tax-deferred accounts. Do you really want to minimize these withdrawals and take only the Required Minimum Distribution (RMD) every year? Of course, that will minimize your taxes this year, but is that your best plan for the future? Consider this:

- I regularly talk to a spouse whose husband or wife needs to qualify for MassHealth, either to pay for nursing home care or to pay for care at home. Typically, to qualify, the spouse in need needs to transfer all assets to the healthy spouse. This can be done at the last minute, but if the spouse who needs MassHealth has tax-deferred funds, those funds all need to be withdrawn (and the taxes paid) at once, leading to huge tax bills, often at high federal tax rates, just when people can least afford them. You can avoid that problem by withdrawing these funds gradually, a little every year, working with your accountant to make sure you have minimized taxes in the long run.
- If you leave those funds to your children after you die, they will need to pay taxes on them at their own tax rates, which may very well be higher than yours, especially if they live in higher tax states like New York and California. If you are leaving these funds to your children in equal shares, you are actually treating them unequally, since those with higher incomes will actually be receiving less after taxes.
- You can avoid the Massachusetts estate tax by giving assets away before you die. Contrary to popular myth, you will probably not owe any gift tax no matter the size of the gift. This strategy does not work well, however, if you have to withdraw all your tax-deferred funds at once and pay a huge income tax just to avoid the estate tax. Once again, you can minimize this problem by taking out your tax-deferred funds gradually.

My point is that now is not the time to figure all this out. Now is the time to get your taxes in. I do, however, suggest to talk with a CPA, as they are equipped to advise you about the best approach for the long run. If you want to learn more about these issues, you can watch this month's episode of Elder Law 101. You can find it on Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary. If you have any questions, please contact me at **(508) 860-1470** or abergeron@mirickoconnell.com.



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Answer to Previous Sudoku

9	8	3	2	7	1	4	5	6
7	1	4	5	8	6	3	9	2
6	5	2	3	4	9	1	8	7
4	6	8	7	3	5	2	1	9
2	3	9	6	1	8	5	7	4
5	7	1	9	2	4	6	3	8
8	4	5	1	9	2	7	6	3
3	9	6	4	5	7	8	2	1
1	2	7	8	6	3	9	4	5

Game answers for
this issue will be
published in next
months issue.

Sudoku

Fill in the grid so that every row, column and
3x3 box contains the numbers 1 through 9.

	7					5		8
		4			9	3		
					3		6	
4			9		7	6		
		7					8	
6		2					7	4
2		3						
								5
8	6			2	5		4	

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DIFFICULTY: ★★★★★

ENIGMA™
CRYPTOGRAM

Enigma cryptograms are created from quotations
and proverbs from around the world. Each letter
stands for another letter. Hint: "H" = "I"

"GNPREHEC HV GHBN RDAHEC
TYVSRNPM: EDS SD PUJPEZN HV SD
URDY XPZB."

— ZQHENVN YRDJNRX

PREVIOUS SOLUTION: "He is a fool who cannot be angry; but he is a wise man
who will not." — English proverb

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E006

FEB. ENIGMA SOLUTION: "If someone betrays you once, it's his fault. If he betrays
you twice, it's your fault." — Romanian proverb

JAN. ENIGMA SOLUTION: "Endeavor to so live that when you die even the under-
taker will be sorry." — Mark Twain

CROSSWORD PUZZLE

ACROSS

- 1 Federal Communications Commission (abbr.)
4 Atl. Coast Conference (abbr.)
7 Bird's cry
10 Lower intestine
11 No (Scot.)
12 Cubitus
14 Chin. dynasty
15 Nipa (2 words)
17 Bygone days
18 Sound loudly
19 For your information (abbr.)
20 Flock of quail
22 Aid to Dependent Children (abbr.)
24 Rust
27 Notes in Guido's scale
31 Quickly (Lat.)
32 Siamese twin
34 Discharge
35 Roselike plant

DOWN

- 37 Cripple
39 Adjective-forming (suf.)
41 Containing nitrogen (pref.)
42 All points bulletin (abbr.)
45 Stop: naut.
47 Time (Ital.)
50 Tegal
52 Cruising
53 Praise
54 John, Gaelic
55 Outer portion of Earth
56 Recompense
57 Low pasture
58 Air-to-air missile (abbr.)

ANSWER TO PREVIOUS PUZZLE

J	U	N	G	A	D	V	D	A	C	E
A	N	O	A	S	U	E	E	G	I	L
D	A	I	L	T	O	R	B	A	R	B
E	U	R	O	P	A	S	C	A	R	C
	O	E	R	T	A	T				
H	A	S	T	A	T	E	W	E	A	R
A	C	E		E	L	M		R	E	O
T	H	E	R	M		A	G	N	O	M
	A	A	A			M				
M	U	S	C	A	T		L	E	E	W
A	L	T	I		O	B	I		S	A
A	N	O	N		L	A	O		S	A
M	A	L	E		E	B	N		A	C

- 8 Viking
9 Exclusively
10 Thus (Lat.)
13 Male friend (Fr.)
16 Foot (suf.)
18 Brit. Virgin Islands (abbr.)
21 Ancient people of Thrace

- 23 Shoe gripper
24 Edible root
25 14 (Rom. numeral)
26 Purpose
28 Food of the gods
29 Wire measure
30 Follower (suf.)
33 Chin. plant
36 Hall (Ger.)
38 Pose
40 58 (Rom. numeral)
42 Atlantic (abbr.)
43 Fr. singer
44 Sorrowful
46 Niger-Congo language
48 Bevel out
49 Mulberry of India
51 Gelderland city
52 King of Judah

	1	2	3		4	5	6		7	8	9	
10					11				12			13
14					15			16				
17					18					19		
		20	21				22		23			
24	25					26		27		28	29	30
31					32		33		34			
35					36		37		38			
				39		40		41				
42	43	44		45		46			47	48	49	
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We invite you to come and experience our affordable, independent, and assisted living options at the **Orchard Hill at Sudbury**. Ask about our fun-filled activities and trips, renowned dining services, and the many other benefits our award-winning community has to offer.

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A NORTHBRIDGE ASSISTED LIVING COMMUNITY

What's really special here about Carriage House is the way everyone, from the director to the folks who serve in the dining room, know the individual residents. **They know my parents**, they know what they like, **and they make them feel right at home.**

Carriage House was a great choice for my parents, my mom is doing more things here than she ever did in her life!

- Gloria C. // resident daughter

For more information: 508.358.2800
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Independent Living | Assisted Living | Avita Memory Care

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